

Debtor 1 ANNETTE SONIA ANDERSON  
Name

Case number (if known) 19-14119

**Fill in this information to identify the case:**

Debtor 1 ANNETTE SONIA ANDERSON

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for District of New Jersey  
the: (State)

Case Number: 19-14119

**Form 4100N**

**Notice of Final Cure Payment**

**10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account 3 8 4 1

Property Address: 68 WATSON AVE  
EAST ORANGE, NJ 07018

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage (or total allowed amount for a mortgage paid in full through the plan):	(a) \$6,702.78
b. Prepetition arrearage paid by the trustee:	(b) \$6,702.78
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) SEE REGISTRY IF APPLICABLE
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$0.00
e. Allowed postpetition arrearage:	(e) \$688.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$688.00
g. Total. Add lines b, d, and f.	(g) \$7,390.78

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

☒ Mortgage is paid directly by the debtor(s).

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.



Date 03/12/2024

Signature

Trustee Marie-Ann Greenberg

Address 30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

Contact phone (973) 227-2840

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**CERTIFICATE OF SERVICE**

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

Debtor(s):

ANNETTE SONIA ANDERSON  
68 WATSON AVENUE  
EAST ORANGE, NJ 07018

Debtor(s) Counsel:

GOLDMAN & BESLOW, LLC  
ATTORNEYS AT LAW  
7 GLENWOOD AVE, SUITE 311B  
EAST ORANGE, NJ 07017

Creditor:

BROCK AND SCOTT, PLLC  
3825 FORRESTGATE DRIVE  
WINSTON SALEM, NC 27103

FREEDOM MORTGAGE CORPORATION  
10500 KINCAID DR  
FISHERS, IN 46037

Date: 3/12/2024

/s/ Charles Darrigo

30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550